

SUMMARY OF BENEFITS FULL-TIME EMPLOYEES 2004

The County offers a Cafeteria Plan of Health Care Benefits and provides "Personal Benefits Dollars/Credits" to each employee. If you require a single plan, you receive **\$171.59** per pay period while the family plan credit is **\$311.95** per pay period. These "dollars" may be used to cover the cost of the various benefit programs described below. If you elect not to receive any health insurance benefits you are entitled to a \$30.00 credit per pay period. This "benefit credit" can be used to purchase vision, dental or voluntary life insurance, or it can be placed in a health care or dependent care Flexible Spending Account. Employee contributions for any plans selected are deducted from 24 bi-weekly paychecks on a pre-tax basis.

Health Insurance - The County offers the choice of one of three health plans through United Healthcare. Coverage is effective the first of the month following a 90 day waiting period. The cost of each plan is as follows:

Plan	Single	Family
HMO	\$ 169.71	\$ 455.17
PPO I	\$ 155.72	\$ 417.04
PPO II	\$ 138.54	\$ 369.80

Prescriptions - The Healthcare plans offered each have their own prescription benefit. A prescription mail order option is available which provides a 3-month supply at the cost of two months co-payment. Co-pays for prescriptions under are as follows:

Plan	HMO	PPO I	PPO II
Generic	\$ 8.00	\$ 8.00	\$ 10.00
Brand Formulary	\$ 15.00	\$ 15.00	\$ 25.00
Brand Non-Formulary	\$ 25.00	\$ 25.00	\$ 45.00
Plan - 90 days supply	HMO	PPO I	PPO II
Generic	\$ 16.00	\$ 16.00	\$ 20.00
Brand Formulary	\$ 30.00	\$ 30.00	\$ 50.00
Brand Non-Formulary	\$ 40.00	\$ 40.00	\$ 90.00

Dental Insurance - Dental insurance is offered to County employees through Dental Care Plus. Benefits are provided through a network of local dentists. There are over 1,000 dentists to choose from. Please refer to the provider listing for details. Preventive benefits are covered at 100%. For other services, you must satisfy a deductible before benefits are paid. A family dependent includes any unmarried dependent child less than 19 years of age or any dependent child enrolled in an accredited educational institution who is less than 25 years of age. Employee contributions are as follows:

Plan	Single	Family
Dental Care Plus	\$ 12.53	\$ 34.47

Vision Insurance - Vision insurance is offered to County employees through the Vision Service Plan (VSP). The VSP plan uses a network of providers and requires a two year commitment. Employee contributions are as follows:

Plan	Single	Family
Vision Service Plan	\$ 3.34	\$ 7.61

Life Insurance - The County provides each full-time employee with \$10,000 (or other amount as specified in a CBA) in life insurance at no cost to the employee. The amount is doubled in the event of accidental death. Each employee also has the option of buying additional life insurance for yourself as well as your dependent spouse and children. Employee coverage is available in units of \$10,000 up to \$250,000. Spouse coverage is available from \$10,000 to \$110,000 and children can be covered for \$5,000, \$10,000 and \$20,000. Children less than 6 months will be covered for \$1,000. Additional voluntary life benefits are offered through Unum Provident. This option is paid completely by the employee on an after-tax basis.

Long Term Disability - Clermont County provides Long Term Disability coverage to each employee with less than 5 years of service, at 60% of the employee's gross monthly pay up to a maximum of \$5,000 per month at no cost to the employee. This plan is administered through Unum Provident. Employees with more than 5 years of service receive this benefit through the Ohio Public Employees Retirement System (PERS).

Flexible Spending Accounts - Separate Health and Dependent Care accounts are available allowing employees to annually elect to set aside pre-tax funds to pay out-of-pocket medical/dental expenses or dependent care expenses. This plan is administered through Chard, Snyder and Associates. The annual maximum contribution is \$5,000 which is non-refundable if not used for the purpose set forth in the plan. **If you do not use it, you lose it.**

Employee Assistance Program - Clermont County offers its employees confidential assessment and referral counseling through Care24. Assistance is provided on such topics as minor illnesses or injuries, relationships, chronic conditions, financial concerns, wellness and nutrition, emotional distress or loss, marriage and family concerns, medication information, work and stress management, child and elder care referrals, and qualified personal legal issues.

Healthy Work Environment - Clermont County provides a Smoke-Free and Drug-Free workplace. Clermont County also offers discount rates for flu shots, blood pressure screening and health fairs.

Public Employees Retirement System (PERS) - Employee contribution is 8.5% of pay on a pre-tax basis. Employer contribution is 13.55% (contributions may vary for law enforcement employees). Vesting occurs after 5 years of service. Retirement eligibility is: age 60 with 5 years service, age 55 with 25 years service, or any age with 30 years service. Medical coverage is available for age and service retirement with 10 years of service, and for disability retirement.

Deferred Compensation Plans - In addition to PERS, the county provides a voluntary savings program which allows employees to set aside a portion of their income on a pre-tax basis to supplement retirement benefits. Three plans are available: Ohio Deferred Compensation Plan, County Commissioners Association Deferred Compensation Plan, and International City/County Management Association. Each of the plans offer different investment options, such as fixed rate of return, variable annuity and mutual fund plans.

Tuition Assistance Program - Full-time employees in good standing who have passed their probationary period may receive tuition assistance based on the final grade attained, for tuition costs for an appropriate program of study at an accredited college or university. Reimbursement shall not exceed \$2,000 per year for undergraduate or graduate students, with repayment credited through continued employment with the county at the rate of \$50 per month of continued service following receipt of the assistance.

Vacation - Full-time employees who work 40 hours per week (80 per pay period) will receive 80 hours vacation after one year of service and then begin accruing vacation at a rate of 3.1 hours per 80 hour pay period. Full-time employees who work 35 hour per week (70 per pay period) will receive 70 hours vacation after one year of service then begin accruing vacation at a rate of 2.71 hours per 70 hour pay period. After 8, 15, and 25 years of service the accrual increases for an additional week of vacation.

Sick Leave - Fifteen days per year are accrued. If an employee works 182 days with no sick leave usage, 8 hours of personal time is credited.

Holidays - Ten paid days consisting of New Year's Day, Martin Luther King, Jr. Day, Presidents' Day, Memorial Day, Independence Day, Labor Day, Veterans' Day, Thanksgiving Day and the Friday after Thanksgiving, and Christmas are given each year. Due to services provided by the county some employees may be required to work on holidays. In addition, full-time employees receive an annual personal day.

Direct Deposit - You can elect the convenience of having your paycheck directly deposited to the bank of your choice by completing an authorization form.